

MARKET PROFILE

as of May 10, 2019

NYSE: [ABR](#)

Price: \$13.04

Shares Outstanding*: 106.4M

Market Cap: \$1.39B

Float: 74.40M

3 Mth Avg. Daily Volume: 1.14M

52-Week High: \$13.94

52-Week Low: \$8.93

Annual Dividend: \$1.12

*Includes 20.49M OP units.



RECENT NEWS

MAY 10, 2019

[Arbor Realty Trust Reports First Quarter Results and Increases Quarterly Dividend to \\$0.28 per Share](#)

MAY 3, 2019

[Arbor Realty Trust Schedules First Quarter 2019 Earnings Conference Call](#)

MARCH 22, 2019

[Arbor Realty Trust, Inc. Closes Offering of \\$90 Million of Senior Unsecured Notes due 2024](#)

ANALYST COVERAGE

JMP Securities
Steven DeLaney
212.906.3517

J.P. Morgan
Richard Shane
415.315.6701

Deutsche Bank Securities Inc.
George Bahamondes
212.250.1587

Keefe, Bruyette & Woods
Jade Rahmani
212.887.3882

Raymond James & Associates
Stephen Laws
901.579.4868

PROFILE

Arbor Realty Trust, Inc. (NYSE:ABR) is a nationwide real estate investment trust and direct lender, providing loan origination and servicing for multifamily, seniors housing, healthcare and other diverse commercial real estate assets. Headquartered in Uniondale, New York, Arbor manages a multibillion-dollar servicing portfolio, specializing in Fannie Mae, Freddie Mac and other government-sponsored enterprises, as well as CMBS, bridge, mezzanine and preferred equity lending. Rated by Standard and Poor's and Fitch Ratings, Arbor is committed to building on its reputation for service, quality and flexibility and dedicated to providing our clients excellence over the entire life of a loan.

CORPORATE STRATEGY

Arbor Realty Trust is one of the nation's premier real estate finance companies, offering the most comprehensive, customized and creative financing platforms in the commercial real estate industry. Arbor's diversified lending solutions are bolstered by its economic foundation as a real estate investment trust; however, it prides itself on conducting business as not just another mortgage REIT, but as a firm that builds long-term client partnerships with a results-oriented approach that produces innovative and efficient financial solutions. The company has proven it can achieve all of its objectives through the following business strategies:

- Provide customized financing
- Execute transactions rapidly
- Capitalize on Arbor's CLO technology
- Manage and maintain credit quality

CHIEF FINANCIAL OFFICER

Paul Elenio
516.506.4422
pelenio@arbor.com

MEDIA RELATIONS CONTACT

Bonnie Habyan
EVP, Marketing
516.506.4615
bhabyan@arbor.com

INVESTOR RELATIONS CONTACT

Janhavi Mohite
The Ruth Group
646.536.7026
jmohite@theruthgroup.com

COMPETITIVE STRENGTHS

- Diverse and comprehensive loan product lineup
- Small balance financing
- Uniquely personalized and customized service
- In-house loan servicing
- Proven and experienced management team
- One-stop shop leveraging off a national origination platform
- Ability to provide creative solutions and rapid execution
- Real estate and product expertise to execute complex transactions

FIRST QUARTER 2019 HIGHLIGHTS

Company Highlights

- GAAP net income of \$0.26 and AFFO of \$0.33 per diluted common share
- Declares a cash dividend on common stock of \$0.28 per share, a 4% increase in our dividend from last quarter and 12% higher than a year ago
- Issued \$90.0 million of 5.75% senior unsecured notes due in 2024

Agency Business

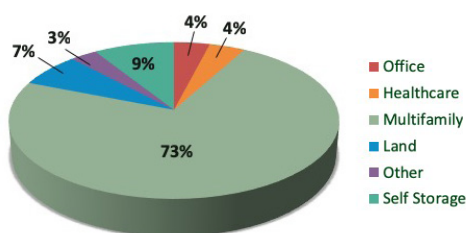
- Segment income of \$13.1 million
- Loan originations of \$845.9 million
- Servicing portfolio of \$18.88 billion, up 2% from 4Q18 and 13% from a year ago

Structured Business

- Segment income of \$15.0 million
- Portfolio growth of 4% on \$416.3 million of loan originations

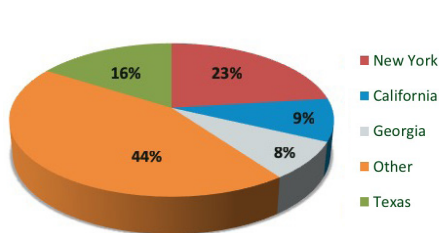
DIVERSE PRODUCT LINE: FANNIE MAE FREDDIE MAC FHA BRIDGE CMBS MEZZANINE

STRUCTURED PORTFOLIO ASSET CLASS DIVERSITY



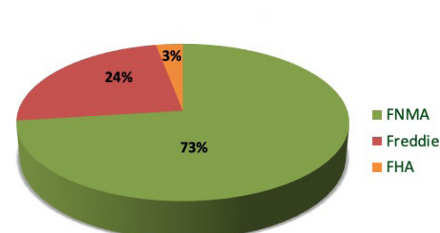
As of March 31, 2019

STRUCTURED PORTFOLIO GEOGRAPHIC DIVERSITY



As of March 31, 2019

AGENCY SERVICING PORTFOLIO BY INVESTOR



As of March 31, 2019

EXECUTIVE MANAGEMENT

Ivan Kaufman
Chief Executive Officer and President

Paul Elenio
Chief Financial Officer and Treasurer

Fred Weber
Executive Vice President, Managing Director of Structured Finance and Principal Transactions

Gene Kilgore
Executive Vice President, Structured Securitization

John J. Bishar, Jr., Esq.
General Counsel and Corporate Secretary

Andrew Guziewicz
Chief Credit Officer

John Caulfield
Chief Operating Officer, Agency Lending

ARBOR REALTY TRUST
333 Earle Ovington Blvd.
Suite 900
Uniondale, NY 11553
T: 516.506.4200
F: 516.506.4345

375 Park Ave.
Suite 3401
New York, NY 10152
arbor.com

